

KANSAS CITY, MO. POLICE DEPARTMENT		DATE OF ISSUE	EFFECTIVE DATE	NO.
PERSONNEL POLICY		04/23/2004	04/23/2004	923-3
SUBJECT			AMENDS	
Policy Series 900: General 923 - K.C. Police Credit Union				
REFERENCE		RESCINDS Policy 923-2		

## **I. INTRODUCTION**

K.C. Police Credit Union is a Missouri State chartered Credit Union supervised by the Director of Credit Unions for the State of Missouri and the National Credit Union Administration. It is legally incorporated as a non-profit organization for members only. The credit union is an independent organization separate from the Kansas City, Missouri Police Department with its own Board of Directors and Supervisory Committee elected by the members of the credit union.

The credit union provides police employees and their family members with a safe, convenient place for financial needs, with each member's account federally insured up to \$100,000 by the National Credit Union Administration. The credit union's focus is on serving only members of the law enforcement community and their eligible family members.

## **II. ELIGIBILITY**

The field of membership is limited to those having the following common bond:

- A. Employees of the Kansas City, Missouri Police Department.
- B. Kansas City, Missouri Police Department Retirees.
- C. Kansas City, Missouri Police Department Reserve Officers.
- D. Employees of the Police Retirement System.
- E. Individuals who are eligible to belong to the Missouri Peace Officers Association and employees of Missouri Peace Officers Association.
- F. Individuals who are employed by agencies eligible to belong to Missouri Police Chiefs Association and employees of Missouri Police Chiefs Association.
- G. Individuals who are employed by agencies eligible to belong to Metro Chiefs and Sheriffs Association and employees of Metro Chiefs and Sheriffs Association.
- H. Employees of the K.C. Police Credit Union.
- I. Members of the immediate family of any current member of the credit union.
- J. Organizations associated with the current field of membership.

## **III. MEMBERSHIP**

Any eligible person may become a member by submitting an application and maintaining a \$25.00 minimum share balance. Applications are accepted at K.C. Police Credit Union, 2800 E. 14<sup>th</sup> St., Kansas City, Missouri 64127. Inquiries regarding the K.C. Police Credit Union may be made by phone at (816) 504-2800.

#### **IV. SERVICES**

The K.C. Police Credit Union offers many competitive products such as:

- A. Savings (General Shares)
- B. Share Draft Checking – with free on-line check images
- C. Certificates of Deposit
- D. Loans (new/used autos, boats, RVs)
- E. 1<sup>st</sup> Mortgage Loans
- F. Home Equity Loans
- G. Individual Retirement Accounts (IRA)
- H. Direct Deposit/Payroll Deduction
- I. Visa Credit Card
- J. Visa Debit Card
- K. ATMs
- L. Internet Based Home Banking
- M. Internet Based Bill Payment
- N. Christmas Club
- O. Deferred Compensation (for KCMOPD employees)
- P. Audio Response (PAT) 24 hours
- Q. Travelers Checks
- R. Money Orders
- S. Gift Checks
- T. Notary Public Service
- U. Safe Deposit Boxes
- V. Drive Up Teller Window
- W. Branch Office Located in Police Headquarters
- X. Shared Branch Offices location in Kansas City, St. Louis and Springfield, Missouri
- Y. Free credit life insurance on consumer loans (contact credit union for details and limits)

Richard D. Easley  
Chief of Police

Adopted by the Board of Police Commissioners this 8<sup>th</sup> day of April, 2004.

Karl Zobrist  
President